

Claims:

1) A method for electronically presenting and granting payment of invoices comprising:

- 5 a) generating an invoice at a biller;
- b) making the invoice electronically available to a customer entity;
- c) enabling a first user associated to the customer entity to approve the invoice;
- 10 d) enabling a second user associated to the customer entity to authorize payment of the invoice, the second user being distinct from the first user;
- e) transmitting over a network from the first user to the biller a data element indicating that payment of the invoice has been approved;
- 15 f) transmitting over a network from the second user to the biller a data element indicative that payment of the invoice has been authorized;
- g) detecting granting of payment of the invoice at the biller when payment of the invoice has been approved and authorized.
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2) A method as described in claim 1, wherein the second user is enabled to authorize payment of the invoice subsequent the data element indicating that payment of the invoice has been approved being received at the biller.

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3) A method as described in claim 1, further comprising electronically transmitting the invoice over a network.

4) A method as described in claim 3, further comprising electronically transmitting the invoice over the Internet.

5) A method as described in claim 1, wherein the first user has payment approval privileges and the second user has payment authorization privileges.

6) A method as described in claim 5, further comprising preventing a given user having neither payment approval privileges nor payment authorization privileges from accessing the invoice.

7) A method as described in claim 5, wherein the first user and the second user reside in geographically remote locations.

8) A method as described in claim 1, said method further comprising:

a) processing an identifier associated with the first user to determine if the first user has payment approval privileges;

b) preventing the processing of payment of the invoice if the first user does not have payment approval privileges.

9) A method as described in claim 8, said method further comprising:

a) processing an identifier associated with the second user to determine if the second user has payment authorization privileges;

b) preventing the processing of payment of the invoice if the second user does not have payment authorization privileges.

5 10) A method as described in claim 1, said method further comprising enabling the second user to provide payment remittance information including data selected from the set consisting of a credit card number, an authorization to debit a bank account, wire transfer information, direct
10 deposit information and an indication that a check will be mailed.

11) A method as described in claim 1, wherein the invoice is associated to given category selected from a plurality
15 of categories, the first user having respective privileges associated to respective categories, the first user having payment approval privileges associated to the given category selected from a plurality of categories.

20 12) A method as described in claim 11, wherein the second user has respective privileges associated to respective categories, the second user having payment authorization privileges associated to the given category selected from a plurality of categories.

25 13) A computer-readable medium comprising computer-executable instructions for:

a) storing an invoice at a biller entity;

b) making the invoice electronically available to a
30 customer entity;

c) enabling a first user associated to the customer entity to approve the invoice;

d) enabling a second user associated to the customer entity to authorize payment of the invoice, the second user being distinct from the first user;

5 e) transmitting from the first user to the biller entity a data element indicative that payment of the invoice has been approved;

f) transmitting from the second user to the biller entity a data element indicative that payment of the invoice has been authorized;

10 g) detecting granting of payment of the invoice at the biller entity when payment of the invoice has been approved and authorized.

14) A computer-readable medium as described in claim 13,
15 having further computer-executable instructions for enabling the second user to specify payment instructions including an amount to be paid on the invoice.

15) A computer-readable medium as described in claim 14,
20 having further computer-executable instructions for presenting the invoice to the customer entity through a graphical user interface.

16) A computer-readable medium as described in claim 13,
25 wherein the second user is enabled to authorize payment of the invoice subsequent the data element indicating that payment of the invoice has been approved being received at the biller.

17) A method for granting payment of an invoice over a network, the invoice having been issued by a biller entity to a customer entity, said method comprising:

a) transmitting a first data element indicating that payment of the invoice has been approved by a first user associated to the customer entity to the biller;

b) transmitting a second data element indicating that payment of the invoice has been authorized by a second user associated to the customer entity to the biller entity;

payment of the invoice being granted by the customer entity when the first data element and the second data element have been transmitted to the biller, indicating that the invoice has been approved and authorized.

18) A method as described in claim 17, wherein said method further comprises:

a) processing an identifier associated with the first user to determine if the first user has payment approval privileges;

b) precluding granting of payment of the invoice if the first user does not have payment approval privileges.

19) A method as described in claim 18, wherein said method further comprises:

a) processing an identifier associated with the second user to determine if the second user has payment authorization privileges;

b) precluding granting of payment of the invoice if the second user does not have payment authorization privileges.

20) A method as described in claim 19, wherein the second user is distinct from the first user.

21) A method as described in claim 20, wherein the network
5 is a global computer network.

22) A method as described in claim 21, wherein the first user and the second user reside in geographically remote locations and are associated to a first computer terminal and a second computer terminal respectively, each of said first computer terminal and said second computer terminal having a respective link established between itself and a computing apparatus associated to the biller entity.
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23) A method as described in claim 17, said method further comprises transmitting from the second user a data element selected from the set consisting of a credit card number, an authorization to debit a bank account, wire transfer information, direct deposit information and an indication that a check will be mailed.
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24) A method as described in claim 17, wherein the first user has payment approval privileges and the second user has payment authorization privileges.
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25) A method as described in claim 17, wherein the invoice is associated to given category selected from a plurality of categories, the first user having respective privileges associated to respective categories, the first user having payment approval privileges associated to the given category selected from a plurality of categories.
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26) A method as described in claim 25, wherein the second user has respective privileges associated to respective categories, the second user having payment authorization privileges associated to the given category selected from a plurality of categories.

27) A method for handling an invoice over a network, the invoice having been issued by a biller entity to a customer entity, said method comprising:

- a) receiving over the network at a biller entity a first instruction data element for modifying an approval status data element associated to the invoice;
- b) receiving over the network at a biller entity a second instruction data element for modifying an authorization status data element associated to the invoice,;
- c) detecting granting of payment of the invoice at the biller entity when:
 - i) the approval status data element is indicative of payment approval; and
 - ii) the authorization status data element is indicative of payment authorization.

28) A method as described in claim 27, wherein said authorization status data element is indicative of either one of payment authorization or absence of payment authorization by the customer entity.

29) A method as described in claim 28, wherein said approval status data element is indicative of either one of payment approval or absence of payment approval by the customer entity.

30) A method as described in claim 27, wherein the first instruction data element is associated to a first user, said method further comprising:

- a) processing an identifier associated with the first user to determine if the first user has payment approval privileges;
- b) preventing the detection of the granting of payment if the first user does not have payment approval privileges.

31) A method as described in claim 30, wherein the second instruction data element is associated to a second user, said method further comprising:

- a) processing an identifier associated with the second user to determine if the second user has payment authorization privileges;
- b) preventing the detection of the granting of payment if the second user does not have payment authorization privileges.

32) A method as described in claim 31, wherein the first user and the second user reside in geographically remote locations.

33) A method as described in claim 32, wherein the network is a global computer network.

34) A method as described in claim 27, wherein said method further comprises receiving at said biller entity a data element selected from the set consisting of a credit card number, an authorization to debit a bank account, wire

transfer information, direct deposit information and an indication that a check will be mailed.

35) A computer readable medium comprising a program element
5 suitable for execution by a computing apparatus for processing an invoice over a network, the invoice being issued by a biller entity to a customer entity, said computing apparatus comprising:

a) a memory unit;

10 b) a processor operatively connected to said memory unit, said program element, when executing on said processor, being operative for:

i) receiving a first data element associated to the invoice, the first data element indicating that
15 payment of the invoice has been approved;

ii) receiving a second data element associated to the invoice, the second data element indicating that
payment of the invoice has been authorized;

20 iii) detecting granting of payment of the invoice when the first data element and the second data element have been received, indicating that the invoice has been approved and authorized.

36) A computer readable medium as described in claim 35,
25 wherein said second data element is indicative of either one of payment authorization and absence of payment authorization by the customer entity.

37) A computer readable medium as described in claim 36,
30 wherein said first data element is indicative of either one of payment approval and absence of payment approval by the customer entity.

38) A computer readable medium as described in claim 35,
wherein said memory unit is for storing an entry
associated to the customer entity, the entry including at
least one record, the record having an identifier
associated to a user of a first type, the user of a first
type having payment approval privileges, said program
element when executing on said processor being operative
for:

- i) receiving a first user identifier associated to a
first user having issued said first data element;
- ii) processing said first user identifier at least on
part on the basis of the identifier in the record to
determine whether the first user has payment approval
privileges;
- iii) preventing the detection of the granting of
payment if the first user does not have payment
approval privileges.

39) A computer readable medium as described in claim 38,
wherein the entry further comprises a second record having
an identifier associated to a user of a second type, the
user of a second type having payment authorization
privileges, said program element, when executing on said
processor, being operative for:

- i) receiving a second user identifier associated to a
second user having issued said second data element;
- ii) processing said second user identifier at least on
part on the basis of the identifier in the record to
determine whether the second user has payment
authorization privileges;

iii) preventing the detection of the granting of payment if the first user does not have payment authorization privileges.

5 40) A computer readable medium as described in claim 35, said program element, when executing on said processor, being further operative for receiving a data element selected from the set consisting of a credit card number, an authorization to debit a bank account, wire transfer information, direct deposit information and an indication that a check will be mailed.

10 41) An electronic invoice presentment and payment remittance system including a network, a biller computing unit with computer-readable medium, a first customer computing unit with computer readable medium, a second customer computing unit with computer readable medium, the computer-readable media having computer-executable instructions for:

- 20 a) operatively linking the biller computing unit and customer computing unit to the network;
- b) generating an invoice at the biller computing unit;
- c) making the invoice electronically available to the first customer computing unit over the network;
- 25 d) facilitating entry of approval instructions at the first customer computing unit and following said entry, routing the approval instructions to the biller computing unit;
- e) making the invoice electronically available to the second customer computing unit over the network;
- 30 f) facilitating entry of authorization instructions at the second customer computing unit and following said

entry, routing the authorization instructions to the biller computing unit;

g) detecting granting of payment of the invoice at the biller entity when the following conditions are satisfied:

i) the approval instructions from the first customer computing unit indicate that the invoice has been approved; and

ii) the authorization instructions from the second customer computing unit indicate that the invoice has been authorized.

42) A system as described in claim 41, wherein the computer readable media has computer executable instructions for facilitating entry at the second customer computing unit of payment instructions, including data selected from the set consisting of a credit card number, an authorization to debit a bank account, wire transfer information, direct deposit information and an indication that a check will be mailed.

43) A system as described in claim 42, wherein the payment instructions include a payment amount.

44) A system as described in claim 41, wherein the invoice is made electronically available to the second customer computing unit subsequent the receipt of approval instructions at the biller computing unit, the approval instructions from the first customer computing unit indicating that the invoice has been approved.

45) A system for electronically presenting and granting payment of invoices, said system comprising:

- a) means for generating an invoice at a biller;
- b) means for making the invoice electronically available to a customer entity;
- c) means for enabling a first user associated to the customer entity to approve the invoice;
- d) means for enabling a second user associated to the customer entity to authorize payment of the invoice, the second user being distinct from the first user;
- e) means transmitting from the customer entity back to the biller entity a data element indicative that payment of the invoice has been approved;
- f) means for transmitting from the customer entity back to the biller entity a data element indicative that payment of the invoice has been authorized;
- g) means for detecting granting of payment of the invoice at the biller when payment of the invoice has been approved and authorized.

46) A method for electronically presenting and granting payment of invoices comprising:

- a) generating an invoice at a biller;
- b) making the invoice electronically available to a customer entity;
- c) enabling a plurality of users associated to the customer entity to complete respective stages of a multi-stage invoice handling process;
- d) transmitting to the biller from said plurality of users data elements indicating that respective stages of the a multi-stage invoice handling process have been completed;

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- a) enabling a first user to complete the first stage;
- b) enabling a second user to complete the second stage subsequent the data element indicating that the first stage has been completed being received at the biller.